State of Tennessee
County of Davidson

This actual consideration or value -- whichever is greater- is $ 116,690.00

John Kevin Spivey
Affiant

Subscribed and sworn before me this the 9th day of Sept., 2002.

My Commission Expires: 3/25/06

Notary Public

JENNIFER R. PIERCE NOTARY PUBLIC AT LARGE DAVIDSON CO. TENN. MY COMM EXP 3-25-06

Davidson County DEEDWARR
Recvd: 09/20/02 08:02 2pgs
Fees:13.00 Taxes:431.75
20020920-0114582

Warranty Deed

Instrument prepared by:
Service Escrow & Title, Inc.
6001 Jackson Square Boulevard Suite 1000
Lavergne, TN 37086

Address of New Owner	Improved Property known as:	Send Tax Bills to:
John Kevin Spivey 1013 Windsor Brook Place Antioch, TN 37013	1013 Windsor Brook Place Antioch, Tennessee 37013	Columbia National, Inc. 7142 Columbia Gateway Drive Columbia, MD 21046

Map and Parcel Number: Map 151-10-A Parcel 127

For and in consideration of the sum of Ten Dollars, Cash in hand paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged,

OLE SOUTH PROPERTIES, INC.

Hereinafter called the Grantors(s), have this day bargained and sold, and by these presents do hereby transfer and convey unto

JOHN KEVIN SPIVEY AND JENNIFER LYNN PALMERTREE, BOTH UNMARRIED, AS ~~JOHN~~ JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Hereinafter called the Grantee(s) their successors and assigns, a certain parcel of loan together with all tenements, hereditaments and appurtenances thereto located in DAVIDSON County, Tennessee, more particularly described as follows:

Being Lot Number 52, Phase Two, Villages of Long Hunter as shown by plat of record in Plat of record in Instrument Number 20020515-0059732, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being a portion of the same property conveyed to Ole South Properties, Inc. by Warranty Deed from Ole South Properties, Inc. of record in Instrument Number 20020613-0072024, Register's Office for Davidson County, Tennessee.

Subject to all matters of record in Plat Instrument Number 20020515-0059732, Register's Office for Davidson County, Tennessee.

Subject to restrictive covenants of record in Instrument Number 20020718-0086411, Register's Office for Davidson County, Tennessee.

Subject to easements of record in Book 8197, page 288; Book 9661, page 919; 2338, page 466; Instrument Number 20000906-0088272; Instrument Number 20000906-0088271; and Instrument Number 20001030-0107415; Register's Office for Davidson County, Tennessee.

Subject to all matters of record in Book 4446, page 423; Book 4535, page 351; Instrument Number; Instrument Number 20010531-0056383; Instrument Number 20010531-0056381; and Instrument 20020718-0086411, Register's Office for Davidson County, Tennessee.

Subject to any and all easements and/or restrictions of record in the Register's for Davidson County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estates, title and interest thereto belonging to the said Grantee(s), their successors, heirs or assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), their successors, heirs and assigns against the lawful claims o fall persons whomsoever. Wherever used, the singular shall include the plural, the plural and singular, and use of any gender shall be applicable to all genders.

Executed this 9th day of Sept., 2002.

OLE SOUTH PROPERTIES, INC.
BY: ROGER CASE, VICE PRESIDENT

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned Notary Public, in and for said County and State, **Roger Case** with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and has acknowledged that he/she executed the within instrument on behalf of **Ole South Properties, Inc.** for the purposes therein contained, and who further acknowledged him/her self to be the **Vice President of Ole South Properties, Inc.** and being authorized by the board of directors to execute this document on behalf of **Ole South Properties, Inc.**.

Witness my hand and official seal this 9th day of September, 2002.

My Commission Expire: 3/25/06

Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN. MY COMM EXP 3-25-06